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Correspondence Memorandum

Date: January 18, 2019
To: Group Insurance Board
From: Douglas Wendt, Health Policy Advisor
 Office of Strategic Health Policy
Subject: 2019 It's Your Choice Enrollment Statistics

This memo is for informational purposes only. No Board action is required.

This memo highlights enrollment shifts during the 2019 It's Your Choice (IYC) enrollment period. As expected, many retirees took advantage of the new, lower cost Medicare Advantage option. Likewise, in the WPE (local) plan, members shifted to lower-cost options. Tables are attached that summarize health plan enrollment as of January 1, 2019, with comparisons to January 1, 2018.

- Attachment A: 2019 Enrollment Changes by Health Plan,
- Attachment B: 2018-2019 Health Vendor Enrollment Comparison & Sources of Medicare Advantage Enrollment

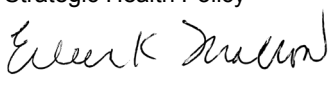
2019 Program Changes

There were two major program changes for the 2019 plan year. These changes included the following:

- Medicare Advantage returned for 2019. Medicare Advantage is also known as Medicare Part C and is a Medicare-managed care plan. The new Medicare Advantage plan is administered by UnitedHealthcare. ETF believes the attraction of low premiums, coupled with proactive member education throughout 2018, resulted in 4,401 contracts for a total of 6,691 members. Note that 93% of the 2019 enrollments were on Medicare coverages in 2018.
 - 80% of the enrollments shifted from the following five health plans:
 - Medicare Plus
 - Quartz UW Health
 - WEA Trust East
 - Dean Health Plan
 - Network Health Plan

A full chart is provided in Attachment B.

- An online interactive benefits counselor, ALEX, was implemented by UW in 2017 and by ETF for state employees in 2018. ALEX frequently recommends a High

Reviewed and approved by Eileen K Mallow, Director, Office of Strategic Health Policy

 Electronically Signed 1/29/19

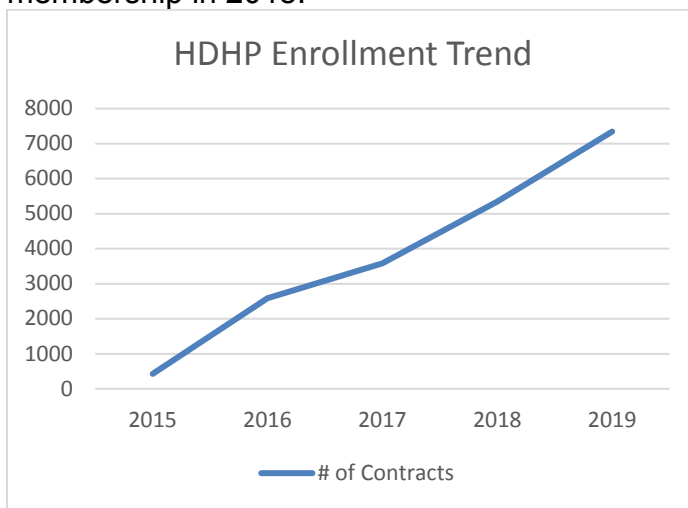
Board	Mtg Date	Item #
GIB	2.20.19	9A

Deductible Health Plan (HDHP) plan as the most cost-effective health plan option. ETF believes that continued rise in HDHP enrollments for 2019 has been at least partially driven by this new tool. Details are in the following section on HDHP enrollment statistics.

It's Your Choice Enrollment Statistics

High deductible Health Plan (HDHP)

HDHP enrollment continues to grow. This year every health plan except for Security Valley experienced membership shift to the HDHP plan. The total HDHP enrollment for 2019 accounts for 6.78% of the total health insurance contracts and 7.21% of total health insurance membership. This is up from 4.91% of contracts and 5.16% of membership in 2018.



Year	# of Contracts	Difference
2015	427	N/A
2016	2586	2159
2017	3578	992
2018	5344	1766
2019	7344	2000

Uniform Dental Benefit

Enrollment in Uniform Dental for state employees has remained steady from 2018, at 97.5% of employees. Enrollment for state retirees and continuants also was consistent with 2018, at 85.6%.

Not all Wisconsin Public Employers (WPE) offer Uniform Dental to employees. For 2019 there are 1881 WPE Uniform Dental contracts. This is up from 1,791 in 2018 and 1,841 in 2017.

It's Your Choice Applications & Changes

The volume of IYC change requests for 2018 was abnormally high, due to shifts in enrollment resulting from the reduction in plan options. The numbers for 2019 are back to more normal levels, although still a little higher than 2017, which had 11,647 changes. Enrollment shifts due to Medicare Advantage, HDHP, and health plan premium increases (see 2019 Health Plan Contract Changes) were notable contributors to requests for 2019.

IYC Request	2018	2019	Change
Change Health Plan	43,256	10,641	-32,615
New Enrollment	23,323	2,104	-21,219
Remove Dependent(s)	1,473	779	-694
Add Dependent(s)	452	658	206
Change from Family to Single Coverage	554	405	-149
Change from Single to Family Coverage	232	386	154
Total Requests	69,290	14,973	-54,317

2019 Health Plan Contract Changes

There were several enrollments shifts for 2019, due to premiums and service areas.

- Quartz Community had an average 8.4% premium increase for its WPE plans for 2019. The plan experienced a 37% decrease in enrollment for 2019. The lost membership moved to a range of other health plans, but the primary beneficiary in the shift was Dean Health Plan, which gained 3,997 of the net 8,917 members that Quartz Community lost. Dean & Dean Prevea 360 also had a WPE premium decrease of approximately 13.5% with competitive pricing over Quartz Community.
- WEA Trust West Mayo Clinic also had a WPE large rate decrease similar to that of Dean but its WPE enrollment is very small and any change in enrollment is not noteworthy.
- HealthPartners offered a new service area in northeast Wisconsin for 2019 named Robin with HealthPartners. First year enrollment was modest, with 115 total contracts.
- WEA Trust modified the names of its Chippewa Valley and Mayo Clinic service areas from Northwest to West to better represent the size of the service areas. That change did not create any new enrollments, as both service areas had small decreases in enrollment for 2019.
- WPE tiering resulted in 10 new counties with the State Maintenance Plan (SMP) as a Tier 1 offering for 2019, and two no longer requiring SMP. Although SMP enrollment is quite small, it's noteworthy that WPE SMP enrollment increased from 1 contract in 2018 to 5 in 2019. All the 2019 members live in Pepin, Walworth, and Marinette counties.
- The state program with SMP as a Tier 1 offering changed from Florence to Forest County in 2019. That resulted in a drop from 29 contracts to 20 contracts. The state program SMP premium also increased by 14%, which could also be a contributing factor to the decrease in enrollment.
- WPE retirees who had dropped our health plans in the past were offered the opportunity to re-enroll for 2019. This does not seem to have attracted many takers, as enrollment for WPE retirees was essentially flat from 2018 to 2019.

Staff will be at the board meeting to answer any questions

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Attachment A: 2019 Enrollment Changes by Health Plan, 2018-2019 Health Vendor Enrollment Comparison, & Sources of Medicare Advantage Enrollment

Attachment B: 2018-2019 Health Vendor Enrollment Comparison & Sources of Medicare Advantage Enrollment

Attachment A

2019 Enrollment Changes by Health Plan						
Health Plan	2019		2018		Difference	
	Contracts	Members	Contracts	Members	Contracts	Members
DEAN HP	19,117	40,913	18,445	38,424	672	2,489
DEAN HP HDHP	1,294	2,737	848	1,681	446	1,056
DEAN HP PREVEA360	678	1,540	586	1,264	92	276
DEAN HP PREVEA360 HDHP	71	151	57	138	14	13
GHC EAU CLAIRE	473	1,074	486	1,087	-13	-13
GHC EAU CLAIRE HDHP	25	50	15	37	10	13
GHC SOUTH CENTRAL WI	6,260	12,426	6,462	12,562	-202	-136
GHC SOUTH CENTRAL WI HDHP	428	819	275	557	153	262
HEALTHPARTNERS	1,655	3,850	1,776	4,078	-121	-228
HEALTHPARTNERS HDHP	296	691	238	561	58	130
IYC ACCESS HDHP - WEA	110	247	82	189	28	58
IYC ACCESS HP - WEA	6,207	8,926	7,527	10,902	-1,320	-1,976
IYC LOCAL ACCESS HDHP - WEA	6	19	0	0	6	19
IYC LOCAL ACCESS HP - WEA	222	284	303	400	-81	-116
MEDICAL ASSOCIATES HP	993	2,751	855	2,329	138	422
MEDICAL ASSOCIATES HP HDHP	20	37	17	29	3	8
MEDICARE ADVANTAGE UHC ¹	4,400	6,690	0	0	0	0
MEDICARE ADVANTAGE UHC LOCAL HDHP ¹	1	1	0	0	0	0
MERCYCARE HP	495	1,271	501	1,278	-6	-7
MERCYCARE HP HDHP	38	98	16	37	22	61
NETWORK HP	7,241	18,701	7,618	19,438	-377	-737
NETWORK HP HDHP	604	1,647	471	1,298	133	349
QUARTZ COMMUNITY	5,387	13,647	8,580	22,551	-3,193	-8,904
QUARTZ COMMUNITY HDHP	471	1,178	404	993	67	185
QUARTZ UW HEALTH	28,339	61,629	29,826	64,486	-1,487	-2,857
QUARTZ UW HEALTH HDHP	1,858	4,110	1,318	2,773	540	1,337
ROBIN WITH HEALTHPARTNERS ¹	95	236	0	0	0	0
ROBIN WITH HEALTHPARTNERS HDHP ¹	20	45	0	0	0	0
SECURITY HP CENTRAL	3,444	8,297	3,462	8,352	-18	-55
SECURITY HP CENTRAL HDHP	406	1,067	268	709	138	358
SECURITY HP VALLEY	204	495	248	581	-44	-86
SECURITY HP VALLEY HDHP	29	65	26	67	3	-2
SMP - WEA	15	30	26	56	-11	-26
SMP HDHP - WEA	5	12	3	8	2	4
SMP LOCAL - WEA	4	7	1	1	3	6
SMP LOCAL HDHP - WEA	1	4	0	0	1	4

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WEA TRUST EAST	12,031	27,048	13,015	29,100	-984	-2,052
WEA TRUST EAST HDHP	1,262	2,996	1,012	2,430	250	566
WEA TRUST WEST CHIPP VLY ²	945	2,381	1,066	2,695	-121	-314
WEA TRUST WEST CHIPP VLY HDHP ²	93	260	61	160	32	100
WEA TRUST WEST MAYO CLIN ²	2,839	6,752	3,081	7,289	-242	-537
WEA TRUST WEST MAYO CLIN HDHP ²	306	791	244	649	62	142
Grand Total	108,388	235,973	109,219	239,189	-831	-3,216

1- New for 2019

2- Name change from NW to West to better reflect service area

Attachment B

